

United States Bankruptcy Court

Northern District of Illinois

Case No. 15-02779

Chapter 13

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Derrick Lee Hamilton
3684 Broadleaf Avenue
Elgin, IL 60124

Sueanne Marie Hamilton
fka Sueanne Marie McGonegal
3684 Broadleaf Avenue
Elgin, IL 60124

Social Security / Individual Taxpayer ID No.:

xxx-xx-7774

xxx-xx-1375

Employer Tax ID / Other nos.:

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

If the trustee has filed and served a notice pursuant to Section B2 (b) of the debtors' plan, and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

FOR THE COURT

Dated: September 8, 2015

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Derrick Lee Hamilton
 Sueanne Marie Hamilton
 Debtors

Case No. 15-02779-DRC
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ahamilton
 Form ID: bl8w

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Sep 08, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2015.

db/jdb
 22864663 +Derrick Lee Hamilton, Sueanne Marie Hamilton, 3684 Broadleaf Avenue, Elgin, IL 60124-7882
 22864664 +Arnold Scott Harris, 111 West Jackson B, Chicago, IL 60604-4135
 22864665 +Arnold Scott Harris, P.C., 111 West Jackson Boulevard, Suite 600, Chicago, IL 60604-3517
 22864666 +Arnold Scott Harris, P.C., 222 Merchandise Mart Plaza, Suite 1932, Chicago, IL 60654-1420
 22864667 +Arnold Scott Harris, P.C., PO Box 5625, Chicago, IL 60680-5625
 22864667 +Bristol Bay Condominium Association, 50 E. Commerce, Suite 110, Schaumburg, IL 60173-5308
 22916677 +Bristol Bay Condominium Association, Keay & Costello, P.C., 128 South County Farm Road, Wheaton, IL 60187-2400
 22864669 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009
 22864675 +Dovenmuehle Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
 22864676 +Dovenmuehle Mortgage, Inc., PO Box 0054, Palatine, IL 60078-0054
 22864677 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 22864678 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 22864679 +Harris & Harris, Ltd., 222 Merchandise Mart Plaza, Suite 1900, Chicago, IL 60654-1421
 22864680 +Harris & Harris, Ltd., 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
 22864681 +Illinois State Toll Highway Authority, 2700 Ogden Avenue, Downers Grove, IL 60515-1703
 22864683 +Illinois Tollway, P.O. Box 5201, Lisle, IL 60532-5201
 22864682 Illinois Tollway, 270 Ogden Avenue, Downers Grove, IL 60515
 22864684 +Illinois Tollway Authority, 2700 Ogden Avenue, Downers Grove, IL 60515-1703
 22997968 JPMorgan Chase Bank, N.A. National Bankruptcy Depa, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 22916676 +James A. Webb, Keay & Costello, P.C., 128 South County Farm Road, Wheaton, IL 60187-2400
 22864685 +Keay & Costello, P.C., 128 S. County Farm Road, Wheaton, IL 60187-2400
 22864688 +LenderLive Network, Inc., C/A RA Illinois Corporation Service C, 801 ADLAI STEVENSON DRIVE, Springfield, IL 62703-4261
 22864690 +LenderLive Network, Inc., C/O RA Illinois Corporation Service C, 801 ADLAI STEVENSON DRIVE, Springfield, IL 62703-4261
 22864689 +LenderLive Network, Inc., PO Box 6437, Carol Stream, IL 60197-6437
 22864691 +Keay & Costello, P.C., 801 Marquette Avenue, Minneapolis, MN 55402-3475
 22864692 ++TCF MORTGAGE CORPORATION, 801 MARQUETTE AVE, ATTN BANKRUPTCY DEPARTMENT, MAIL CODE 001-04-R, MINNEAPOLIS MN 55402-2807
 (address filed with court: TCF Mortgage Corporation, Attn: Legal Dept, 801 Marquette Avenue, Minneapolis, MN 55402)
 22864693 +TCF National Bank, 800 Burr Ridge Parkway, Burr Ridge, IL 60527-0865
 22897845 +TCF National Bank 001-02-C, 801 Marquette Ave S, Minneapolis MN 55402-3475
 22864694 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000
 22864696 +United Security Financial, 930 E 6600 South, Salt Lake City, UT 84121-2445
 23349356 +United Security Financial Corp., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
 22915156 United Security Financial Corp., c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
 22864700 +Vanguard Community Management, Inc., PO Box 61955, Phoenix, AZ 85082-1955
 22864699 +Vanguard Community Management, Inc., 1225 Alma Road, Richardson, TX 75081-2206
 22864698 +Vanguard Community Management, Inc., 50 E. Commerce Drive, Suite 110, Schaumburg, IL 60173-5615
 22864704 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701)
 22864702 +Wells Fargo Home Mortgage, 5620 Brooklyn Boulevard, Minneapolis, MN 55429-3056

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22864668 +EDI: CHASE.COM Sep 09 2015 00:58:00 Chase *, ATTN: Bankruptcy Department, P.O. Box 15298, Wilmington, DE 19850-5298
 22864670 +EDI: CAUT.COM Sep 09 2015 00:58:00 Chase Auto, Attn:National Bankruptcy Dept, Po Box 29505, Phoenix, AZ 85038-9505
 22864671 +EDI: CAUT.COM Sep 09 2015 00:58:00 Chase Auto, Po Box 901076, Fort Worth, TX 76101-2076
 22864673 +EDI: CAUT.COM Sep 09 2015 00:58:00 Chase Auto Finance Corp., PO Box 78067, Phoenix, AZ 85062-8067
 22864672 +EDI: CAUT.COM Sep 09 2015 00:58:00 Chase Auto Finance Corp., AZ1-1191, 201 N. Central Avenue, Phoenix, AZ 85004-1071
 22864674 +EDI: CHASE.COM Sep 09 2015 00:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 22864687 +E-mail/Text: amy.vandeventer@lenderlive.com Sep 09 2015 01:28:44 LenderLive Network, Inc., PO Box 469040, Glendale, CO 80246-9040
 23350154 +E-mail/Text: amy.vandeventer@lenderlive.com Sep 09 2015 01:28:44 United Security Financial Corp, c/o Lenderlive Network, Inc., PO Box 469047, Glendale, CO 80246-9047
 23065877 +EDI: WFFC.COM Sep 09 2015 00:58:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 22864701 +EDI: WFFC.COM Sep 09 2015 00:58:00 Wells Fargo Bank, N.A., 420 Montgomery Street, San Francisco, CA 94104-1298
 22864703 +EDI: WFFC.COM Sep 09 2015 00:58:00 Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

District/off: 0752-1

User: ahamilton
Form ID: b18w

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Total Noticed: 48

Date Rcvd: Sep 08, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
22864686* +Keay and Costello, P.C., 128 S. County Farm Road, Wheaton, IL 60187-2400
22864697* +United Security Financial, 930 E 6600 South, Salt Lake City, UT 84121-2445
23027161* United Security Financial Corp., c/o Manley Deas Kochalski LLC, P.O. Box 165028,
Columbus, OH 43216-5028
22864695 ##+United Security Financial, 868 E 5900 South, Salt Lake City, UT 84107-7650
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2015 at the address(es) listed below:

Glenn B Stearns mcguckin_m@lisle13.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Paul M Bach on behalf of Joint Debtor Sueanne Marie Hamilton ecfbach@gmail.com,
ECFNotice@sulaimanlaw.com;Courtinfo@Sulaimanlaw.com;bkcourtinfo@gmail.com;Paul@BachOffices.com;m
badwan@sulaimanlaw.com;bkcourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexp
ress.info
Paul M Bach on behalf of Debtor Derrick Lee Hamilton ecfbach@gmail.com,
ECFNotice@sulaimanlaw.com;Courtinfo@Sulaimanlaw.com;bkcourtinfo@gmail.com;Paul@BachOffices.com;m
badwan@sulaimanlaw.com;bkcourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexp
ress.info
Stacey O'Stafy on behalf of Creditor United Security Financial Corp.
bk.ecf.filings@gmail.com, amps@manleydeas.com
Steven C Lindberg on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@fallaw.com
TOTAL: 6